I am a marketing professional and I am opposed to replacing the Wisconsin No Call law with the Federal No Call law. Consumers today are very savvy and marketers of any worth use sophisticated customer relationship management programs to enable personalized marketing to consumers that are based on their preferences. If the Consumer Banking Association did a proper return on investment analysis on the effectiveness of telemarketing to consumers who do not wish to receive marketing calls, the association would discover their telemarketing campaigns are ineffective and even harmful to their business. Consumers who receive information in a way that they view as disruptive and irritating are less inclined to listen to the message and, therefore, less likely to purchase the product. Many consumers cease purchasing products from the company altogether. There is no real benefit to either the consumer or the Consumer Banking Association for replacing the Wisconsin No Call law with the Federal No Call law.